

Debtor 1	DARNELL M HOWELL
Debtor 2 (Spouse, if filing)	MELISSA HOWELL
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	15-22761JAD (State)

## Form 4100N

### Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

#### Part 1: Mortgage Information

Name of creditor:	US BANK NA TRUSTEE FOR PHFA**	Court claim no. (if known):	10
Last 4 digits of any number you use to identify the debtor's account	0 5 6 2		
Property Address:	2503 GRANDVIEW AVE MCKEESPORT PA 15132		

#### Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 5,352.05
b. Prepetition arrearage paid by the trustee:	(b) \$ 5,352.05
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 5,352.05

#### Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment \$ 582.00

The next postpetition payment is due on 10 / 1 / 2020  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 DARNELL M HOWELL  
Name

Case number (if known) 15-22761JAD

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour

Signature

Date 10/14/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 **DARNELL M HOWELL**  
Name

Case number (if known) **15-22761JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
01/27/2017	1029001	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	363.81
02/24/2017	1032358	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	115.64
03/28/2017	1035811	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	115.43
04/21/2017	1039040	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	113.28
05/25/2017	1042346	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	113.07
06/27/2017	1045751	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	423.51
07/25/2017	1049041	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	112.66
09/26/2017	1055737	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	51.15
10/25/2017	1059073	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	110.28
11/21/2017	1062307	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	110.07
12/21/2017	1065663	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	320.11
01/25/2018	1068920	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	489.22
02/23/2018	1072081	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	157.18
03/28/2018	1075294	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	156.88
02/25/2019	1110469	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	115.62
03/25/2019	1113763	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	189.16
04/26/2019	1117092	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	300.16
05/24/2019	1120484	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	135.22
06/25/2019	1123891	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	300.50
07/29/2019	1127357	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	197.20
08/27/2019	1130836	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	138.31
09/24/2019	1134078	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	80.25
10/24/2019	1137478	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	190.53
11/25/2019	1140934	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	189.98
12/23/2019	1144311	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	131.75
01/28/2020	1147784	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	241.51
02/25/2020	1151323	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	188.23
03/23/2020	1154799	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	73.20
04/27/2020	1158260	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	128.14
				5,352.05

**MORTGAGE REGULAR PAYMENT (Part 3)**

12/22/2015	0974516	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	1,436.07
01/26/2016	0978597	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	947.56
02/24/2016	0982506	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	642.44
03/28/2016	0986561	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	382.20
04/22/2016	0990726	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	645.13
05/24/2016	0994670	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	645.13
06/27/2016	1003441	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	645.13
07/26/2016	1007384	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	822.98
08/26/2016	1011431	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	789.84
09/27/2016	1015355	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	645.13
10/26/2016	1018881	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	639.10
11/21/2016	1022130	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	639.10
12/21/2016	1025475	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	534.19
01/27/2017	1029001	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
02/24/2017	1032358	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
03/28/2017	1035811	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
04/21/2017	1039040	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
05/25/2017	1042346	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
06/27/2017	1045751	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
07/25/2017	1049041	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	523.00
08/25/2017	1052394	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	507.26
09/26/2017	1055737	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	586.74
10/25/2017	1059073	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
11/21/2017	1062307	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
12/21/2017	1065663	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
01/25/2018	1068920	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
02/23/2018	1072081	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
03/28/2018	1075294	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	527.00
04/24/2018	1078525	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	753.68
05/25/2018	1081809	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	899.06
06/22/2018	1084919	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	199.21

Debtor 1

**DARNELL M HOWELL**

Name

Case number (if known) **15-22761JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
07/26/2018	1088168	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	915.51
08/28/2018	1091386	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	747.54
09/25/2018	1094523	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	607.00
10/29/2018	1097777	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
11/27/2018	1100879	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
12/21/2018	1103975	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
01/25/2019	1107253	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
02/25/2019	1110469	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
03/25/2019	1113763	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
04/26/2019	1117092	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
05/24/2019	1120484	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
06/25/2019	1123891	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
07/29/2019	1127357	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
08/27/2019	1130836	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	584.00
09/24/2019	1134078	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
10/24/2019	1137478	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
11/25/2019	1140934	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
12/23/2019	1144311	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
01/28/2020	1147784	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
02/25/2020	1151323	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
03/23/2020	1154799	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
04/27/2020	1158260	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
05/26/2020	1161591	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
06/26/2020	1164750	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
07/29/2020	1167833	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
08/25/2020	1170908	US BANK NA TRUSTEE FOR PHFA**	AMOUNTS DISBURSED TO CREDITOR	582.00
				34,861.00

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DARNELL M HOWELL  
MELISSA HOWELL  
2503 GRANDVIEW AVE  
MCKEESPORT, PA 15132

LAWRENCE W WILLIS ESQ  
WILLIS & ASSOCIATES  
201 PENN CENTER BLVD STE 310  
PITTSBURGH, PA 15235

US BANK NA TRUSTEE FOR PHFA\*\*  
ATTN: LOAN SERVICING  
PO BOX 15057  
HARRISBURG, PA 17105-5057

PHFA/HEMAP  
211 NORTH FRONT ST  
HARRISBURG, PA 17105

LEON P HALLER ESQ  
PURCELL KRUG & HALLER  
1719 N FRONT ST  
HARRISBURG, PA 17102

10/14/20

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee